

CLAIMS

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

- 1 1. A method for selecting at least one offer regarding a financial product,
2 comprising:
 - 3 determining a plurality of offers regarding a financial product available
4 for a campaign;
 - 5 determining at least one of said plurality of offers that complies with a
6 requirement associated with said campaign;
 - 7 determining a plurality of recipients associated with said determined at
8 least one of said plurality of offers; and
 - 9 providing said determined at least one of said plurality of offers to at
10 least one of said plurality of recipients.

- 1 2. The method of claim 1, wherein said determining a plurality of offers
2 available for a campaign includes at least one of the following: and
 - 3 receiving data indicative of said plurality of offers; and
 - 4 receiving a request to use one of a plurality of offers for a campaign;
 - 5 and
 - 6 receiving information regarding a plurality of recipients of previous
7 offers.

- 1 3. The method of claim 1, wherein said determining at least one of said plurality
2 of offers that complies with a requirement associated with said campaign includes at
3 least one of the following:
 - 4 selecting one offer from said plurality of offers that best complies with
5 said requirement;
 - 6 selecting at least two offers from said plurality of offers that comply
7 with said requirement when implemented together;
 - 8 creating a score for each of said plurality of offers, an offer's score
9 being indicative of a degree of compliance with said requirement by said offer;

10 ranking each of said plurality of offers according to degree of
11 compliance with said requirement and using at least the best ranked offer for
12 said campaign; and

13 scoring each of said plurality of offers according to degree of
14 compliance with said requirement and selecting at least one of said plurality of
15 offers based, at least in part, on said scoring.

1 4. The method of claim 1, wherein said determining a plurality of recipients
2 associated with said determined at least one of said plurality of offers includes at least
3 one of the following:

4 receiving data indicative of said plurality of recipients; and
5 receiving data indicative of a plurality of segments of recipients,
6 wherein each of said plurality of segments is associated with at least one of
7 said plurality of offers.

1 5. The method of claim 1, wherein said providing said determined at least one of
2 said plurality of offers to at least one of said plurality of recipients includes at least
3 one of the following:

4 providing said determined at least one of said plurality of offers via an
5 email message;

6 providing said determined at least one of said plurality of offers via an
7 instant message communication;

8 conveying said determined at least one of said plurality of offers via a
9 letter; and

10 conveying said determined at least one of said plurality of offers via an
11 electronic signal.

1 6. The method of claim 1, further comprising:
2 determining said requirement.

1 7. The method of claim 1, wherein said requirement includes at least one of the
2 following:

3 a requirement that said campaign have a minimum recipient pool size;
4 a requirement that said campaign have a maximum recipient pool size;
5 a requirement that said campaign have a minimum number of
6 respondents to an offer;
7 a requirement that at least a minimum number of recipients of one of
8 said plurality of offers complete said designated action;
9 a requirement that said campaign have not greater than a designated
10 cost; and
11 a requirement that said campaign have a maximum number of
12 recipients.

1 8. The method of claim 1, wherein said determined at least one of said plurality
2 of offers includes at least one of the following:

3 an offer for a discount on purchases made using said financial product;
4 an offer to receive a reissued credit card;
5 an offer for a discount on purchases made using said financial product
6 at a specific merchant;
7 an offer for a discount on purchases made using said financial product
8 during a designated time period.

1 9. The method of claim 1, wherein said financial product includes at least one of
2 the following:

3 a credit card; and
4 a debit card.

1 10. The method of claim 1, further comprising:
2 receiving a request to conduct said campaign.

1 11. The method of claim 1, wherein said determined at least one of said plurality
2 of recipients includes a plurality of segments, each of said plurality of segments
3 including at least one of said plurality of recipients.

12. The method of claim 11, wherein each of said plurality of segments has an
associated characteristic indicative of a member of said segment's likelihood of
completing a designated action associated with said determined one of said plurality
of offers.

14. The method of claim 13, wherein said determining information regarding at
least one of said potential recipients includes at least one of the following:
3 receiving a list of at list two of said potential recipients;
4 receiving demographic information regarding at least one of said
5 potential recipients;
6 receiving credit history information regarding at least one of said
7 potential recipients;
8 receiving lifestyle information regarding at least one of said potential
9 recipients; and
10 receiving credit performance information regarding at least one of said
11 potential recipients.

- 1 15. A method for selecting at least one offer regarding a financial product to make
- 2 to a recipient, comprising:
 - 3 determining, for each offer of a plurality of potential offers regarding a
 - 4 financial product, a plurality of segments of potential recipients of said offer,
 - 5 wherein each segment for an offer has an associated response rate indicative of
 - 6 a member of said segment completing a designated action associated with said
 - 7 segment after receiving said offer;
 - 8 determining at least one objective associated with a campaign, wherein
 - 9 said campaign will include at least one of said plurality of potential offers;
 - 10 determining at least one offer from said plurality of offers that
 - 11 complies with said at least one objective; and

12 providing a notification indicative of at least one member of at least
13 one segment of potential recipients associated with said determined at least
14 one offer.

16. The method of claim 15, wherein said determining, for each offer of a plurality of potential offers regarding a financial product, a plurality of segments of potential recipients of said offer, wherein each segment for an offer has an associated response rate indicative of a member of said segment completing a designated action after receiving said offer, includes at least one of the following:

receiving demographic information regarding at least one of said plurality of potential recipients;

receiving credit history information regarding at least one of said plurality of potential recipients;

receiving lifestyle information regarding at least one of said plurality of potential recipients; and

receiving credit performance information regarding at least one of said plurality of potential recipients.

1 17. The method of claim 15, wherein said determining, for each offer of a
2 plurality of potential offers regarding a financial product, a plurality of segments of
3 potential recipients of said offer, wherein each segment for an offer has an associated
4 response rate indicative of a member of said segment completing a designated action
5 after receiving said offer, includes at least one of the following:

identifying segments of previous recipients of offers:

determining a score for at least one of said plurality of potential

recipients based on designated variables, said score being indicative of said at least one of said plurality of potential recipients completing said designated action; and

determining responses by at least some of said plurality of potential recipients to at least one previous offer regarding said financial product.

1 18. The method of claim 15, wherein said determining at least one objective
2 associated with a campaign includes at least one of the following:

- 3 determining a requirement that said campaign have a minimum
4 number of respondents to an offer;
- 5 determining a requirement that at least a minimum number of
6 recipients of one of said plurality of offers complete said designated action;
- 7 determining a requirement that said campaign have not greater than a
8 designated cost;
- 9 determining a requirement that said campaign have a maximum
10 number of recipients;
- 11 receiving data indicative of said at least one objective; and
- 12 receiving data indicative of a location where information regarding
13 said at least one objective can be found.

1 19. The method of claim 15, wherein said determining at least one offer from said
2 plurality of offers that complies with said at least one objective includes at least one
3 of the following:

- 4 selecting at least one offer from said plurality of offers that best
5 complies with said at least one objective;
- 6 selecting at least two offers from said plurality of offers that comply
7 with said at least one objective when implemented together;
- 8 creating a score for each of said plurality of offers, an offer's score
9 being indicative of a degree of compliance with said at least one objective by
10 said offer;
- 11 ranking each of said plurality of offers according to degree of
12 compliance with said at least one objective and using at least the best ranked
13 offer for said campaign; and
- 14 scoring each of said plurality of offers according to degree of
15 compliance with said at least one objective and selecting at least one of said
16 plurality of offers based, at least in part, on said scoring.

1 20. The method of claim 15, providing at notification indicative of at least one
2 member of at least one segment of potential recipients associated with said
3 determined at least one offer includes at least one of the following:

4 providing said determined offer to at least one member of at least one
5 segment of potential recipients associated with said determined offer; and
6 providing a communication that includes a list of identified recipients
7 of said determined offer.

1 21. The method of claim 15, further comprising:

2 providing said determined offer to at least one member of at least one
3 segment of potential recipients associated with said determined at least one
4 offer.

1 22. The method of claim 15, wherein said notification includes at least one of the
2 following:

- 3 an email message;
- 4 an instant message communication;
- 5 an electronic signal;
- 6 a letter; and
- 7 a message sent to a postal address.

1 23. The method of claim 15, wherein a designated action associated with a
2 segment may include at least one of the following:

- 3 use of said financial product;
- 4 incremental use of said financial product;
- 5 purchase of a product with said financial product;
- 6 signing up for a credit card;
- 7 agreeing to accept a credit card;
- 8 using a credit card.

1 24. The method of claim 15, further comprising:
2 determining a designated action associated with at least one segment.

1 25. The method of claim 15, wherein a designated action associated with a first
2 segment from a first plurality of segments is different than a designated action for a
3 second segment from said first plurality of segments.

1 26. The method of claim 15, further comprising:
2 receiving a request to conduct said campaign.

1 27. The method of claim 15, further comprising:
2 determining use of said financial product by a recipient of said
3 determined at least one offer.

1 28. The method of claim 15, further comprising:
2 determining incremental use of said financial product by a recipient of
3 said determined offer.

1 29. The method of claim 15, further comprising:
2 determining at least one of said plurality of offers.

1 30. A method for selecting at least one offer regarding a financial product to
2 provide to a recipient, comprising:
3 determining a first plurality of segments of potential recipients of a
4 first offer, wherein each of said first plurality of segments has an associated
5 response rate, and wherein a segment's associated response rate is indicative
6 of a member of said segment completing a designated action associated with
7 said segment after receiving said first offer;
8 determining a second plurality of segments of potential recipients of a
9 second offer, wherein each of said second plurality of segments has an
10 associated response rate, and wherein a segment's associated response rate is
11 indicative of a member of said segment completing a designated action
12 associated with said segment after receiving said second offer;

13 determining at least one objective associated with a campaign
14 regarding said financial product; and
15 providing either said first offer to at least one member of at least one
16 segment from said first plurality of segments if said first offer meets said at
17 least one objective better than said second offer, or said second offer to at least
18 one member of at least one segment from said second plurality of segments if
19 said second offer meets said at least one objective better than said first offer.

1 31. The method of claim 30, wherein a designated action associated with a first
2 segment from said first plurality of segments is different than a designated action for a
3 second segment from said first plurality of segments.

1 32. The method of claim 30, further comprising:
2 determining said first offer.

1 33. The method of claim 30, further comprising:
2 determining if said first offer complies with said at least one objective
3 better than said second offer.

1 34. A method for determining an offer regarding a financial product to provide to
2 a recipient, comprising:

3 determining a plurality of potential offers for a campaign regarding a
4 financial product, said campaign having at least one associated requirement
5 and at least one designated action;

6 determining, for each offer from said plurality of potential offers, a
7 plurality of segments of potential recipients of said offer, wherein each
8 segment from said plurality of segments has an associated characteristic, said
9 characteristic being indicative of a member of said segment completing said
10 designated action after receiving said offer;

11 determining which offer from said plurality of offers best complies
12 with said at least one requirement; and

13 providing said determined offer to at least one member of a segment of
14 the plurality of segments associated with said determined offer.

1 35. A method for determining an offer regarding a financial product, comprising:
2 determining, for each offer of a plurality of potential offers regarding a
3 financial product, a plurality of segments of potential recipients of said offer,
4 wherein each segment for an offer has an associated response rate indicative of
5 a member of said segment completing a designated action associated with said
6 segment after receiving said offer;

determining at least one objective associated with a campaign, wherein said campaign will include at least one of said plurality of potential offers;

determining a score for at least one of a said plurality of offers, said score being indicative of said at least one offer's compliance with said at least one objective; and

providing a notification indicative of said score.

1 36. A system for determining an offer regarding a financial product, comprising:

a memory;

a communication port; and

a processor connected to said memory and said communication port, said processor being operative to:

determine a plurality of offers regarding a financial product available for a campaign;

determine one of said plurality of offers that complies with a requirement associated with said campaign;

determine a plurality of recipients associated with said determined one of said plurality of offers; and

provide said determined one of said plurality of offers to at least one of said plurality of recipients.

1 37. A computer program product in a computer readable medium for determining
2 an offer regarding a financial product, comprising:

3 first instructions for identifying a plurality of offers regarding a
4 financial product available for a campaign;
5 second instructions for identifying one of said plurality of offers that
6 complies with a requirement associated with said campaign;
7 third instructions for identifying a plurality of recipients associated
8 with said determined one of said plurality of offers; and
9 fourth instructions for sending a communication regarding said
10 determined one of said plurality of offers to at least one of said plurality of
11 recipients.

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